Fill	in this information to identify you	ur case:			
Del	btor 1 LAURENCIA M	BECERRA			
	First Name	Middle Name	Last Name		
1 -	ouse if, filing)  First Name	Middle Name	Last Name		
Uni	ited States Bankruptcy Court for the	: DISTRICT OF ARIZON	Α		
Ca	se number 2:19-bk-03877				
(if kr	nown)			_	ck if this is an nded filing
-					-
Of	ficial Form 106Sum				
			nd Certain Statistical Information		12/15
info	rmation. Fill out all of your sched r original forms, you must fill out	ules first; then complete the	e are filing together, both are equally responsible f he information on this form. If you are filing amend k the box at the top of this page.		
					assets of what you own
1.	Schedule A/B: Property (Official 1a. Copy line 55, Total real estate	Form 106A/B) , from Schedule A/B		\$	0.00
	1b. Copy line 62, Total personal p	roperty, from Schedule A/B.		\$	14,982.34
	1c. Copy line 63, Total of all prope	erty on Schedule A/B		\$	14,982.34
Pai	t 2: Summarize Your Liabilities	<b>:</b>			
					liabilities nt you owe
2.	Schedule D: Creditors Who Have 2a. Copy the total you listed in Co		/ (Official Form 106D) the bottom of the last page of Part 1 of Schedule D	\$	28,207.00
3.	Schedule E/F: Creditors Who Hav 3a. Copy the total claims from Pa	ve Unsecured Claims (Officiant 1 (priority unsecured claim	al Form 106E/F) ns) from line 6e of <i>Schedule E/F</i>	\$	0.00
	3b. Copy the total claims from Pa	urt 2 (nonpriority unsecured o	claims) from line 6j of Schedule E/F	\$	167,780.92
			Your total liabilities	\$	195,987.92
Pai	t 3: Summarize Your Income a	nd Expenses			
4.	Schedule I: Your Income (Official Copy your combined monthly income	Form 106I) ome from line 12 of <i>Schedule</i>	ə <i>I</i>	\$	3,255.91
5.	Schedule J: Your Expenses (Office Copy your monthly expenses from	,		\$	3,651.00
Pai	rt 4: Answer These Questions f	or Administrative and Stat	istical Records		
6.	Are you filing for bankruptcy ur  ☐ No. You have nothing to repo	•	Check this box and submit this form to the court with yo	our other so	chedules.
7.	■ Yes What kind of debt do you have?	,			

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_3,217.92

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	99,816.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	99,816.00

Fill in this inforn	nation to identify your case	and this filing:			
Debtor 1	LAURENCIA M BECEF	RRA Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the: DIST	RICT OF ARIZONA			
Case number	2:19-bk-03877		_		☐ Check if this is an
					amended filing
Official Fo	rm 106A/B				
Schedul	e A/B: Propert	У			12/15
think it fits best. Be	eparately list and describe items e as complete and accurate as p e space is needed, attach a sepa tion.	ossible. If two married people	e are filing together, both a	re equally responsible for	supplying correct
Part 1: Describe	Each Residence, Building, Land	, or Other Real Estate You Ov	vn or Have an Interest In		
	nave any legal or equitable intere				
_	, , ,	est in any residence, building	, land, or similar property:		
No. Go to Part					
☐ Yes. Where is	s the property?				
Part 2: Describe	Your Vehicles				
	ves. If you lease a vehicle, also	·	xecutory Contracts and O	inexpirea Leases.	
O.4. Males	JEEP	\\		Do not deduct secured	claims or exemptions. Put
o.i mano.	CHEROKEE	Who has an interest in the  Debtor 1 only	e property? Check one	the amount of any secu	ured claims on Schedule D: laims Secured by Property.
Wodel.	2016	Debtor 2 only		Current value of the	Current value of the
Approximate		Debtor 1 and Debtor 2	•	entire property?	portion you own?
Other inform	VEHICLE: IN GOOD	☐ At least one of the debt	ors and another		
CONDITION		Check if this is comm (see instructions)	unity property	\$13,256.00	\$13,256.00
	rcraft, motor homes, ATVs a ts, trailers, motors, personal w				
	r value of the portion you over attached for Part 2. Write				\$13,256.00
	Your Personal and Household I		sing itom-2		Cumont value of the
	nave any legal or equitable i	nerest in any of the follow	ving items?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ods and furnishings ijor appliances, furniture, linen	s, china, kitchenware			

☐ No

Official Form 106A/B Schedule A/B: Property

page 1

De	ebtor 1	LAURENCIA	A M BECERRA	Ca	se number (if known)	2:19-bk-03877
	■ Yes.	Describe				
			HOUSEHOLD GOODS: BED	AND DRESSER		\$1,000.00
7.	■ No	les: Televisions a	and radios; audio, video, stereo, and I phones, cameras, media players, g		rs, scanners; music co	ollections; electronic devices
8.	Collectil Example	bles of value les: Antiques and other collection	I figurines; paintings, prints, or other cons, memorabilia, collectibles	artwork; books, pictures, or other art	objects; stamp, coin,	or baseball card collections;
9.	Equipmont Example  No	ent for sports and les: Sports, photo musical instru	ographic, exercise, and other hobby e	equipment; bicycles, pool tables, golf	f clubs, skis; canoes a	nd kayaks; carpentry tools;
10.	■ No		s, shotguns, ammunition, and related	d equipment		
11.	□ No Î		othes, furs, leather coats, designer w	vear, shoes, accessories		
			CLOTHING			\$200.00
12.	■ No		ewelry, costume jewelry, engagement	rings, wedding rings, heirloom jewe	Iry, watches, gems, go	old, silver
13.	Non-fa Examp ■ No	arm animals oles: Dogs, cats, Describe	birds, horses			
14.	■ No	her personal an	nd household items you did not alr	eady list, including any health aid:	s you did not list	
15			of all of your entries from Part 3, i number here		u have attached	\$1,200.00
		scribe Your Finan vn or have any l	ncial Assets legal or equitable interest in any of	f the following?	_	Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	■ No		have in your wallet, in your home, in	a safe deposit box, and on hand who	en you file your petitio	·
Off		m 106A/B		edule A/B: Property		page 2

Software Copyright (c) 1996-2019 Best Case, LLC - www.bestcase.com Case 2:19-bk-03877-DPC D Best Case Bankruptcy

De	ebtor 1 <b>LAURENCIA</b>	M BEC	ERRA		Case number (if known,	2:19-bk-03877	
17.				accounts; certificates o	f deposit; shares in credit unions, brokerage itution, list each.	houses, and other similar	
	■ Yes			Institution na	ame:		
		17.1.	Checking	BANK AC	COUNT: BANK OF AMERICA (0960)	\$300.00	
		17.2.	Other finance		AMERICA PREPAID CARD FOR PPORT PAYMENTS (8175)	\$0.00	
18.	Bonds, mutual funds, o Examples: Bond funds, i ■ No				ey market accounts		
	☐ Yes		Institution or iss	suer name:			
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  No Yes. Give specific information about them						
			about them me of entity:		% of ownership:		
		nclude   ents are	personal checks those you canno	, cashiers' checks, pron	egotiable instruments nissory notes, and money orders. by signing or delivering them.		
21.	Retirement or pension a  Examples: Interests in IF  No			(k), 403(b), thrift savings	s accounts, or other pension or profit-sharing	ງ plans	
	Yes. List each account		tely. of account:	Institution na	ame:		
		401K	(	RETIREM! EMPLOYE	ENT ACCOUNT: THROUGH ER	\$226.34	
22.	Security deposits and programmer of all unused Examples: Agreements of the No.	deposi	ts you have mad	de so that you may cont ent, public utilities (elec	inue service or use from a company tric, gas, water), telecommunications compa	anies, or others	
	☐ Yes			Institution na	ame or individual:		
	■ No	·	. ,		life or for a number of years)		
			ne and description				
24.	26 U.S.C. §§ 530(b)(1), 55 ■ No			i a qualified ABLE pro	gram, or under a qualified state tuition pr	rogram.	
	☐ Yes Ins	titution	name and descri	iption. Separately file th	e records of any interests.11 U.S.C. § 521(c	·):	
	■ No			ty (other than anything	g listed in line 1), and rights or powers ex	rercisable for your benefit	
	☐ Yes. Give specific info						
26.	Patents, copyrights, tra  Examples: Internet doma  ■ No						

Official Form 106A/B Schedule A/B: Property page 3

De	ebtor 1	LAURENCIA M BECERRA	Case nu	umber (if known)	2:19-bk-03877
	☐ Yes.	Give specific information about them			
27.		es, franchises, and other general intangibles les: Building permits, exclusive licenses, cooperative assoc	ation holdings, liquor licenses, pro	ofessional license	es
	☐ Yes.	Give specific information about them			
M	oney or	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to you			
	■ No □ Yes.	Give specific information about them, including whether you	already filed the returns and the ta	ax years	
29.	■ No	support  les: Past due or lump sum alimony, spousal support, child s  Give specific information	upport, maintenance, divorce settl	ement, property	settlement
30.	Examp	imounts someone owes you iles: Unpaid wages, disability insurance payments, disability benefits; unpaid loans you made to someone else Give specific information	benefits, sick pay, vacation pay, v	workers' comper	nsation, Social Security
31.	Interes Examp □ No	ts in insurance policies bles: Health, disability, or life insurance; health savings acco	unt (HSA); credit, homeowner's, or	r renter's insurar	ice
	■ Yes.	Name the insurance company of each policy and list its valu Company name:	e. Beneficiary:		Surrender or refund value:
_		LIFE INSURANCE THROUGH FARMERS, ISSUED 1/2019	MOTHER		\$0.00
32.	If you a someo	erest in property that is due you from someone who have the beneficiary of a living trust, expect proceeds from a line has died.  Give specific information		y entitled to rece	eive property because
33.	Examp ■ No	against third parties, whether or not you have filed a la les: Accidents, employment disputes, insurance claims, or r		ment	
	☐ Yes.	Describe each claim			
34.	■ No	contingent and unliquidated claims of every nature, included in the continuous continuou	ding counterclaims of the debto	or and rights to	set off claims
35		ancial assets you did not already list			
	■ No	Give specific information			
36		he dollar value of all of your entries from Part 4, includii irt 4. Write that number here			\$526.34
				L	

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

page 4

Desc

Official Form 106A/B

Schedule A/B: Property

Deb	tor 1	LAURENCIA M BECERRA		Case number (if known)	2:19-bk-03877
37. D	o you o	own or have any legal or equitable interest in any business-related	property?		
	No. Go	to Part 6.			
	Yes. G	So to line 38.			
Part		scribe Any Farm- and Commercial Fishing-Related Property You C ou own or have an interest in farmland, list it in Part 1.	own or Have an Interes	it In.	
46. <b>[</b>	Do you	own or have any legal or equitable interest in any farm-	r commercial fishin	g-related property?	
	No.	Go to Part 7.			
	☐ Yes.	. Go to line 47.			
Part	7:	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
_	<i>Examp</i> I No	have other property of any kind you did not already list?  oles: Season tickets, country club membership  Give specific information			
54.	Add t	he dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	8:	List the Totals of Each Part of this Form			
55.	Part 1	: Total real estate, line 2			\$0.00
56.	Part 2	2: Total vehicles, line 5	\$13,256.00		
57.	Part 3	3: Total personal and household items, line 15	\$1,200.00		
58.	Part 4	l: Total financial assets, line 36	\$526.34		
59.	Part 5	5: Total business-related property, line 45	\$0.00		
60.	Part 6	S: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	7: Total other property not listed, line 54 +	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$14,982.34	Copy personal property to	stal <b>\$14,982.34</b>
63.	Total	of all property on Schedule A/B. Add line 55 + line 62			\$14,982.34

Fill in this info	rmation to identify your	case:		
Debtor 1	LAURENCIA M B	ECERRA		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF ARIZONA		
Case number	2:19-bk-03877			
(if known)	2110 811 00011			☐ Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Ide	entify the Pro	perty You	Claim as Exempt

Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
allow exemption						
. § 33-1125(8)						
. § 33-1123						
. § 33-1125(1)						
. § 33-1126(A)(9)						
. § 33-1126(A)(3)						
-						

Official Form 106C

Debtor	1 LAURENCIA M BECERRA			Case number (if known)	2:19-bk-03877
	ief description of the property and line on hedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	1K: RETIREMENT ACCOUNT: HROUGH EMPLOYER	\$226.34		100%	Ariz. Rev. Stat. § 33-1126(B)
	ne from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
	FE INSURANCE THROUGH ARMERS, ISSUED 1/2019	\$0.00		100%	Ariz. Rev. Stat. § 33-1126(A)(6)
В	eneficiary: MOTHER ne from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption ubject to adjustment on 4/01/22 and every No  Yes. Did you acquire the property cover   No  Yes	3 years after that for ca	ises fi	·	,

		ır case:				
	LAURENCIA M	BECERRA				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankro	uptcy Court for the	DISTRICT OF ARIZONA				
Case number 2:19	9-bk-03877					
(if known)					☐ Check	if this is an
					ameno	ded filing
Official Form 1	06D					
		Who Have Claims S	ecured	by Propert	y	12/15
				<u> </u>		4: 16
		If two married people are filing together out, number the entries, and attach it to				
1. Do any creditors hav	re claims secured by	y your property?				
□ No. Check thi	s box and submit t	his form to the court with your other so	chedules. Yo	u have nothing else t	o report on this form.	
Yes. Fill in all	of the information	below.				
Part 1: List All S	ecured Claims					
•	ms. If a creditor has	more than one secured claim, list the credit	tor separately	Column A	Column B	Column C
for each claim. If more	than one creditor has	a particular claim, list the other creditors in cal order according to the creditor's name.	n Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Flagship Cre	dit Accept	Describe the property that secures the	e claim:	\$28,207.00	\$13,256.00	\$14,951.00
Po Box 3807		2016 JEEP CHEROKEE 60,000 MOTOR VEHICLE: IN GOOD CONDITION (VALUE FROM KBB.COM)  As of the date you file, the claim is: Chapply.  Contingent				
Number, Street, City		☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as mo car loan)	ortgage or secu	ured		
Debtor 1 and Debto	r 2 onlv	☐ Statutory lien (such as tax lien, mech	anic's lien)			
At least one of the d	-	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim community debt		Other (including a right to offset)	AUTO LOAI	N		
Date debt was incurre	Opened 10/15/16 Last Active d 02/19	Last 4 digits of account numbe	ır <u>1001</u>			
Add the dollar value	of your entries in C	olumn A on this page. Write that numbe	er here:	\$28,20	7.00	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

					Ī	
Fill in this infor	mation to identify your	case:				
Debtor 1	LAURENCIA M BI	ECERRA				
	First Name	Middle Name	Last Name			
Debtor 2	First Name	Middle Name	Last Nama			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT OF ARIZONA				
Case number	2:19-bk-03877					
(if known)						if this is an led filing
					ı amene	ica ming
Official For	m 106E/F					
Schedule E	F/F: Creditors W	ho Have Unsecu	red Claims			12/15
Schedule D: Credi	tors Who Have Claims Sec ntinuation Page to this pag	ired Leases (Official Form 10 ured by Property. If more spa e. If you have no information	ace is needed, copy the Pa	art you need, fill it out,	number the entries i	n the boxes on the
Part 1: List A	All of Your PRIORITY Un	secured Claims				
1. Do any credit	ors have priority unsecure	d claims against you?				
☐ No. Go to	Part 2.					
Yes.						
identify what to possible, list the	ype of claim it is. If a claim ha ne claims in alphabetical orde	s. If a creditor has more than o as both priority and nonpriority a er according to the creditor's na irticular claim, list the other cre	amounts, list that claim here ame. If you have more than	and show both priority a	and nonpriority amoun	ts. As much as
(For an explar	nation of each type of claim,	see the instructions for this forn	n in the instruction booklet.)			
				Total claim	Priority amount	Nonpriority amount
ARIZO	NA DEPARTMENT O	=				
2.1 REVEN	_		account number	\$0.00	\$0.00	\$0.00
1600 W	reditor's Name / MONROE STREET ix, AZ 85007	When was the c	lebt incurred?		-	
	Street City State Zip Code	As of the date y	ou file, the claim is: Check	k all that apply		
Who incurre	ed the debt? Check one.	☐ Contingent				
Debtor 1	only	☐ Unliquidated				
Debtor 2	only	☐ Disputed				
Debtor 1	and Debtor 2 only		TY unsecured claim:			
	one of the debtors and another	er Domestic sup	pport obligations			
	this claim is for a commu		ertain other debts you owe th	ne government		
	subject to offset?		ath or personal injury while			
■ No	•	☐ Other. Specif				
☐ Yes		<b>=</b> 0.1101. 3pcon	NOTICE ONLY			

Debtor 1 LAURENCIA M BECERRA		Case number (if known)	2:19-bk-038	77
2.2 INTERNAL REVENUE SERVICES	Last 4 digits of account number	\$0.00	\$0	.00 \$0.00
Priority Creditor's Name P.O. BOX 7346 Philadelphia, PA 19101	When was the debt incurred?		_	
Number Street City State Zip Code	As of the date you file, the claim is:	Check all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	Disputed			
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	Taxes and certain other debts you	owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
■ No	☐ Other. Specify			
☐ Yes	NOTICE ONL	Υ		
Part 2: List All of Your NONPRIORITY Unsecu	red Claims			
Do any creditors have nonpriority unsecured claim				
□ No. You have nothing to report in this part. Submit t		adules		
•	inio ionii to tilo odart with your other don.	oddioo.		
Yes.				
<ol> <li>List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each claim, one creditor holds a particular claim, list the other Part 2.</li> </ol>	aim. For each claim listed, identify what	type of claim it is. Do not list c	laims already inclu	uded in Part 1. If more
. 4				Total claim
4.1 Ad Astra Recovery Serv	Last 4 digits of account number	4681		\$1,049.00
Nonpriority Creditor's Name	_		_	<b>, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</b>
7330 W 33rd St N Ste 118 Wichita, KS 67205	When was the debt incurred?	Opened 06/17 Last 03/17	Active	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.				
Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce t	hat you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar deb	ots	
☐ Yes	Other, Specify  Collection	Attorney Speedy Casl	า 32	
Yes	Other. Specify Collection	Attorney Speedy Casl	n 32	

Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor	1 LAURENCIA M BECERRA	Case number (if known) 2:19-bk-03877	•
4.5	Certegy Check Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 30046	When was the debt incurred?	
	Tampa, FL 33630  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify NOTICE ONLY	
4.6	CHASE BANK	Last 4 digits of account number 2699	\$972.00
	Nonpriority Creditor's Name PO BOX 15298	When was the debt incurred?	
-	Wilmington, DE 19850  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The of the date year me, the status of chook all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify OVERDRAWN BANK ACCOUNT	
4.7	CHEXSYSTEMS	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		Ψ0.00
	CONSUMER RELATIONS 7805 Hudson Rd Ste 100	When was the debt incurred?	
-	Saint Paul, MN 55125  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		<u> </u>	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify NOTICE ONLY	

Debt	or 1 LAURENCIA M BECERRA		Case number (if known) 2:19-bk-03877	7
4.8	Chrysler Capital Nonpriority Creditor's Name	Last 4 digits of account number	1000	\$15,158.00
	Po Box 961275 Fort Worth, TX 76161	When was the debt incurred?	Opened 06/14 Last Active 3/14/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify REPOSSES	SSION	
4.9	Chrysler Capital Nonpriority Creditor's Name	Last 4 digits of account number	1000	\$0.00
	Po Box 961275 Fort Worth, TX 76161	When was the debt incurred?	Opened 06/13 Last Active 7/03/14	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Automobile		
4.1 0	CJ AUTO	Last 4 digits of account number	2729	\$6,480.72
	Nonpriority Creditor's Name PO BOX 6834 Mesa, AZ 85216	When was the debt incurred?		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify JUDGMEN	Г	

Debt	Dr 1 LAURENCIA M BECERRA		Case number (if known) 2:19-bk-03877	
1.1 1	Contract Callers Inc	Last 4 digits of account number	7033	\$372.00
	Nonpriority Creditor's Name	_		
	501 Greene St Ste 302 Augusta, GA 30901	When was the debt incurred?	Opened 07/17 Last Active 01/14	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
		☐ Student loans		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	a plans, and other similar debts	
	■ No	·		
	Yes	■ Other. Specify Agricultura	Attorney Salt River Project	
4.1 2	Credit Coll	Last 4 digits of account number	4293	\$160.00
	Nonpriority Creditor's Name Po Box 607 Norwood, MA 02062	When was the debt incurred?	Opened 12/03/13	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	adion agreement or arrefee that you are not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 06 Progres	sive	
¥.1 3	Credit One Bank Na	Last 4 digits of account number	9237	\$0.00
	Nonpriority Creditor's Name	_		
	Po Box 98872 Las Vegas, NV 89193	When was the debt incurred?	Opened 08/16 Last Active 12/18/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt  Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Other. Specify Credit Card

Page 6 of 19

debt

■ No
□ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

☐ Disputed

Student loans

Other. Specify

report as priority claims

Page 7 of 19

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Check if this claim is for a community

Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

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Number Street City State Zip Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Street City State Zip Code
As of the date you file, the claim is: Check all that apply

Contingent
Unliquidated
Disputed
Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
No
Debts to pension or profit-sharing plans, and other similar debts

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Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 8 of 19

LAURENCIA M BECERRA		Case number (if known)	2:19-bk-03877	
Fed Loan Servicing	Last 4 digits of account number	0006		\$6,337.00
Nonpriority Creditor's Name	_			
Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 08/12 Last 2/28/19	: Active	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply		
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar de	ebts	
□Yes	Other. Specify			
	Educationa	ıl		
Fed Loan Servicing	Last 4 digits of account number	0008		\$6,156.00
Nonpriority Creditor's Name		Opened 08/14 Last	Active	
Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	2/28/19		
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply		
Who incurred the debt? Check one.				
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:		
At least one of the debtors and another	Student loans	d Ciaiiii.		
Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce	that you did not	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar de	hto	
■ No	_	g plans, and other similar de	DIS	
Yes	Other. Specify			
	Educationa	II		
Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0011		\$5,676.00
Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 08/15 Last 2/28/19	Active	
Po Box 60610 Harrisburg, PA 17106 Number Street City State Zip Code	When was the debt incurred?  As of the date you file, the claim i	2/28/19	Active	
Po Box 60610 Harrisburg, PA 17106	As of the date you file, the claim	2/28/19	Active	
Po Box 60610 Harrisburg, PA 17106 Number Street City State Zip Code	As of the date you file, the claim i	2/28/19	Active	
Po Box 60610 Harrisburg, PA 17106 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	2/28/19	: Active	
Po Box 60610 Harrisburg, PA 17106 Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim in Contingent Unliquidated Disputed	2/28/19 is: Check all that apply	Active	
Po Box 60610 Harrisburg, PA 17106 Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only	As of the date you file, the claim in Contingent Unliquidated Disputed Type of NONPRIORITY unsecured	2/28/19 is: Check all that apply	Active	
Po Box 60610 Harrisburg, PA 17106  Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community	As of the date you file, the claim in Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans	2/28/19 is: Check all that apply d claim:		
Po Box 60610 Harrisburg, PA 17106  Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	As of the date you file, the claim is  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepa	2/28/19 is: Check all that apply d claim:		
Po Box 60610 Harrisburg, PA 17106  Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community	As of the date you file, the claim in Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans	2/28/19 is: Check all that apply d claim:	that you did not	

Schedule E/F: Creditors Who Have Unsecured Claims

Page 9 of 19

Debto	r 1 LAURENCIA M BECERRA		Case number (if known) 2:19-bk-03877	
4.2	Fed Loan Servicing	Last 4 digits of account number	0001	\$4,270.00
	Nonpriority Creditor's Name  Po Box 60610 Harrisburg, PA 17106  Number Street City State Zip Code	When was the debt incurred?  As of the date you file, the claim i	Opened 08/09 Last Active 2/28/19	
	Who incurred the debt? Check one.	•	or or one an anat appry	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	□ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa		
4.2 4	Fed Loan Servicing	Last 4 digits of account number	0003	\$3,479.00
	Nonpriority Creditor's Name  Po Box 60610  Harrisburg, PA 17106	When was the debt incurred?	Opened 08/09 Last Active 2/28/19	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa		
4.2 5	Fed Loan Servicing  Nonpriority Creditor's Name	Last 4 digits of account number	0005	\$3,462.00
	Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 11/11 Last Active 2/28/19	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt	■ Student loans □ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the second s	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		

Schedule E/F: Creditors Who Have Unsecured Claims

Page 10 of 19

Desc

**Educational** 

1 LAURENCIA M BECERRA		Case number (if known) <u>2:19-bk-03877</u>	
Fed Loan Servicing	Last 4 digits of account number	0002	\$3,235
Nonpriority Creditor's Name	<del>-</del>	<del></del>	
Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 08/10 Last Active 2/28/19	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	<u>l</u>	
Fed Loan Servicing	Last 4 digits of account number	0007	\$2,925
Nonpriority Creditor's Name		Opened 08/12 Last Active	
Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	2/28/19	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	☐ Other. Specify		
	Educationa	ıl	
Fed Loan Servicing	Last 4 digits of account number	0004	\$2,678
Po Box 60610	When was the debt incurred?	Opened 08/10 Last Active 2/28/19	
Harrisburg, PA 17106  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	Student loans	violen agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other, Specify		

Schedule E/F: Creditors Who Have Unsecured Claims

**Educational** 

Page 11 of 19

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Other. Specify

Automobile

Page 12 of 19

debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

report as priority claims

Other. Specify LOAN

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Page 13 of 19

Is the claim subject to offset?

■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Arrowhead Ob/Gyn ☐ Yes

debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

report as priority claims

Other. Specify

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

Page 15 of 19

☐ Check if this claim is for a community

Is the claim subject to offset?

or 1 LAURENCIA M BECERRA		Case number (if known)	2:19-bk-03877	
U S Department Of Ed	Last 4 digits of account number	8911		\$0.00
Nonpriority Creditor's Name Po Box 5609		Opened 8/28/09 La	ast Active	
Greenville, TX 75403	When was the debt incurred?	1/11/13		
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.	Пол			
Debtor 1 only	☐ Contingent ☐ Unliquidated			
Debtor 2 only	<u> </u>			
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:		
At least one of the debtors and another	Student loans			
☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	protion agreement or diverse	that you did not	
Is the claim subject to offset?	report as priority claims	tration agreement or divorce	triat you did flot	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
☐ Yes	Other. Specify			
	Educationa	nl .		
U S Department Of Ed	Last 4 digits of account number	9011		\$0.00
Nonpriority Creditor's Name		Opened 8/09/10 La	ast Active	
Po Box 5609 Greenville, TX 75403	When was the debt incurred?	1/11/13		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
Yes	Other. Specify			
	Educationa	al		
U S Department Of Ed	Last 4 digits of account number	1061		\$0.00
Nonpriority Creditor's Name		Opened 8/28/09 La	ast Activo	
Po Box 5609 Greenville, TX 75403	When was the debt incurred?	9/30/11	asi Active	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	Student loans			
debt	Obligations arising out of a sepa	aration agreement or divorce	that you did not	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharir	ng plane, and other similar da	ahte	
■ No	<u> </u>	iy pians, and other similar de	;DIS	
Yes	Other. Specify			

Schedule E/F: Creditors Who Have Unsecured Claims

**Educational** 

Page 16 of 19

or 1 LAURENCIA M BECERRA		Case number (if known)	2:19-bk-03877	
U S Department Of Ed	Last 4 digits of account number	9111		\$0.00
Nonpriority Creditor's Name	_			
Po Box 5609 Greenville, TX 75403	When was the debt incurred?	Opened 8/28/09 La 1/11/13	ast Active	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
□Yes	Other. Specify			
	Educationa	al		
U S Department Of Ed	Last 4 digits of account number	9211		\$0.00
Nonpriority Creditor's Name	_	Opened 9/00/10 Le	act Activo	
Po Box 5609 Greenville, TX 75403	When was the debt incurred?	Opened 8/09/10 La 1/11/13	ast Active	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
☐ Yes	Other. Specify			
	Educationa	nl .		
U S Department Of Ed  Nonpriority Creditor's Name	Last 4 digits of account number	3011		\$0.00
Po Box 5609 Greenville, TX 75403	When was the debt incurred?	Opened 11/01/11 L 1/11/13	.ast Active	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	■ Student loans			
debt	Obligations arising out of a sepa	aration agreement or divorce	that you did not	
Is the claim subject to offset?	report as priority claims			
No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
☐ Yes	☐ Other. Specify			

Schedule E/F: Creditors Who Have Unsecured Claims

Page 17 of 19

**Educational** 

Debto	1 LAURENCIA M BECERRA		Case number (if known) 2:	19-bk-03877
4.4	U S Department Of Ed  Nonpriority Creditor's Name	Last 4 digits of account number	1111	\$0.00
	Po Box 5609 Greenville, TX 75403	When was the debt incurred?	Opened 8/16/12 Last A 1/11/13	ctive
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<ul> <li>Student loans</li> <li>Obligations arising out of a sepreport as priority claims</li> </ul>	aration agreement or divorce that y	ou did not
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	□ Yes	Other. Specify		
		Education		
4.4	VERSANTE LEASING APARTMENTS	Last 4 digits of account number	3106	\$1,500.00
	Nonpriority Creditor's Name 11120 W VAN BUREN ST Avondale, AZ 85323	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that y	ou did not
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify BROKEN L	EASE	
4.4	WEST TOWN CROWN APARTMENT Nonpriority Creditor's Name	Last 4 digits of account number	3106	\$1,500.00
	8400 W VIRGINIA AVE Phoenix, AZ 85037	When was the debt incurred?		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation	aration agreement or divorce that w	ou did not
	Is the claim subject to offset?	report as priority claims	aration agreement of divorce that y	ou aia NOL
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify BROKEN L	EASE	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 18 of 19

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 LAURENCIA M BECERRA		Case number (if known)	2:19-bk-03877	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?		
BURSEY & ASSOCIATES	Line 4.33 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
6740 N. ORACLE RD. #151 Tucson, AZ 85704		■ Part 2: Creditors with Nonp	priority Unsecured Claims	
14630H, AZ 00704	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?			
COUNTRY MEADOWS JUSTICE	Line <b>4.33</b> of ( <i>Check one</i> ):	f (Check one):		
COURT 10420 W VAN BUREN ST #100 Avondale, AZ 85323		■ Part 2: Creditors with Nonp	priority Unsecured Claims	
7. Volidalo, 7.L 00020	Last 4 digits of account number	0328		
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?		
WEST MCDOWELL JUSTICE	Line <b>4.10</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Prior	ity Unsecured Claims	
COURT 620 W. JACKSON ST. Phoenix, AZ 85003		■ Part 2: Creditors with Nonp	priority Unsecured Claims	
	Last 4 digits of account number			

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				 
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
			•	Total Claim
Total	6f.	Student loans	6f.	\$ 99,816.00
claims from Part 2	0	Obligations original and of a consentian account of discount that		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 67,964.92
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 167,780.92

Fill in this infor	mation to identify your	case:		
Debtor 1	LAURENCIA M BI			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF ARIZONA		
Case number	2:19-bk-03877			
(if known)	2.10 50 00011			Check if this is an amended filing

## Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with Name, Number	whom you have the street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					<u> </u>
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	Ony		Oldio	211 0000	
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4	<u> </u>		<u> </u>		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	Oity		Olalo	211 0000	
-	Name				<del>_</del>
	Number	Street			<u>_</u>
	City		State	ZIP Code	

Fill in this	s information to identify your	case:				
Debtor 1	LAURENCIA M BI	ECERRA				
Debtor 2	First Name	Middle Name	Last Name			
(Spouse if, fi	ling) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	DISTRICT OF ARIZONA	<b>\</b>			
Case nun (if known)	nber <u>2:19-bk-03877</u>					Check if this is an amended filing
	al Form 106H dule H: Your Cod	ebtors				12/15
eople are	s are people or entities who a e filing together, both are equa and number the entries in the e and case number (if known)	ally responsible for supp boxes on the left. Attach	lying correct information the Additional Page to	n. If more space is no	eeded, co	py the Additional Page,
1. Do	you have any codebtors? (If y	ou are filing a joint case, c	do not list either spouse as	s a codebtor.		
□ No ■ Ye						
Arizo	thin the last 8 years, have you na, California, Idaho, Louisiana, o. Go to line 3. s. Did your spouse, former spou	Nevada, New Mexico, Pue	erto Rico, Texas, Washing		v states an	nd territories include
in lin Form	olumn 1, list all of your codebt e 2 again as a codebtor only i 1 106D), Schedule E/F (Official Column 2.	f that person is a guarant	or or cosigner. Make su	re you have listed th	e credito	r on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule		rhom you owe the debt ly:
3.1	MARTELL RYAN 6201 W OLIVE AVE Glendale, AZ 85302			■ Schedule D, lir □ Schedule E/F, □ Schedule G Flagship Credit	line	
3.2	MARTELL RYAN 6201 W OLIVE AVE Glendale, AZ 85302			☐ Schedule D, lir ■ Schedule E/F, ☐ Schedule G Canvas Credit U	line 4	!.3

Desc

Schedule H: Your Codebtors

	in this information to		ase: . M BECERRA							
	btor 2 buse, if filing)		-							
	. 0,	tcy Court for the	: DISTRICT OF ARIZO	NA						
	se number 2:1	9-bk-03877		-			Check if this			
									ng postpetition following date:	
_	fficial Form						MM / DD		g	
S	chedule I: `	Your Inco	ome							12/15
atta	ch a separate shee	et to this form.	r spouse is not filing w On the top of any additi	onal pages, write yo			d case number	if known). A	Answer every	
	information.			Debtor 1			_	ployed	iling spouse	
	If you have more t attach a separate information about	page with	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				t employed		
	employers.		Occupation	PHARMACY SE	RVICE	REF	<u> </u>			
	Include part-time, self-employed wor		Employer's name	CIGNA						
	Occupation may in or homemaker, if it		Employer's address	2550 N NORTE Phoenix, AZ 85		WY				
			How long employed t	here? <u>1/2019</u>	- PRES	ENT	<u>.                                    </u>			
Pai	Give Det	ails About Mor	thly Income							
	mate monthly inco		ate you file this form. If	you have nothing to r	report for	any	line, write \$0 in t	he space. In	clude your no	n-filing
	ou or your non-filing : e space, attach a se		ore than one employer, co	ombine the information	on for all e	empl	oyers for that pe	rson on the I	ines below. If	you need
							For Debtor 1		ebtor 2 or ing spouse	
2.			ry, and commissions (b calculate what the monthl		2.	\$	3,206.3	<b>6</b> \$	N/A	
3.	Estimate and list	monthly overt	me pay.		3.	+\$	0.0	<u> </u>	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	3,206.36	\$	N/A	

					For	Debtor 1		r Debtor 2 n-filing s		
	Сору	/ line 4 here		4.	\$	3,206.36	\$	i-iiiiig s	N/A	
_						,	_			_
5.	List a	all payroll deduct								
	5a.		and Social Security deductions	5a.	\$	287.89	\$_		N/A	_
	5b.	-	tributions for retirement plans	5b.	\$	0.00	\$_		N/A	_
	5c.	•	ributions for retirement plans	5c.	\$	128.72	\$_		N/A	_
	5d.		ments of retirement fund loans	5d.	\$	0.00	\$_		N/A	_
	5e.	Insurance		5e.	\$	0.00	\$_		N/A	
	5f.	Domestic supp	ort obligations	5f.	\$	0.00	\$_		N/A	_
	5g.	Union dues	- ···	5g.	\$	0.00	\$_		N/A	_
	5h.	Other deduction	ns. Specify:	5h.+	\$	0.00	+ \$_		N/A	<u> </u>
6.			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	416.61	\$_		N/A	_
7.	Calcı	ulate total month	lly take-home pay. Subtract line 6 from line 4.	7.	\$	2,789.75	\$_		N/A	<u> </u>
8.	List a 8a.	Net income from profession, or f Attach a statemen	ent for each property and business showing gross y and necessary business expenses, and the total	8a.	\$	0.00	\$		N/A	
	8b.	Interest and div	ridends	8b.	\$	0.00	\$		N/A	
	8c.	regularly receiv Include alimony,	payments that you, a non-filing spouse, or a depende to spousal support, child support, maintenance, divorce property settlement.	<b>nt</b> 8c.	\$	466.16	\$		N/A	_
	8d.	Unemployment		8d.	\$	0.00	\$		N/A	
	8e.	Social Security	-	8e.	\$	0.00	\$		N/A	_
	8f.	Include cash ass that you receive, Nutrition Assista Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-cash assistan such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.	8f.	\$	0.00	\$_		N/A	
	8g.	Pension or retir		8g.	\$	0.00	\$_		N/A	_
	8h.	Other monthly i	income. Specify:	8h.+	\$	0.00	+ \$_		N/A	<u>.</u>
9.	Add	all other income.	. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	466.16	\$_		N/A	A
10.	Calc	ulate monthly inc	come. Add line 7 + line 9.	10. \$	-	3,255.91 + \$		N/A	= \$	3,255.91
		-	10 for Debtor 1 and Debtor 2 or non-filing spouse.			-		-14/	-	0,200.01
11.	State Include other	e all other regular de contributions fr friends or relative ot include any amo	r contributions to the expenses that you list in Schedu om an unmarried partner, members of your household, yo	ur depend						0.00
12.		that amount on the	e last column of line 10 to the amount in line 11. The representation of Schedules and Statistical Summary of Cer					12.	\$	3,255.91
	_	_		_					Combi month	ned ly income
13.	Do yo	ou expect an inc	rease or decrease within the year after you file this for	m?						
		Yes. Explain:								

						•		
Fill	in this inform	ation to identify yo	our case:					
Deb	otor 1	LAURENCIA	M BECE	RRA		Chec	k if this is:	
Doh	otor 2						An amended filing	ving postpetition chapter
	ouse, if filing)						A supplement snow 13 expenses as of t	
Unit	ted States Bank	kruptcy Court for the	: DISTRI	CT OF ARIZONA		_	MM / DD / YYYY	
Cas	se number 2	:19-bk-03877						
(If k	nown)							
0	fficial Fo	orm 106J						
S	chedule	J: Your	Exper	ises				12/15
Be	as complete ormation. If r	and accurate as	possible eded, atta	. If two married people a ich another sheet to this				
Par 1.	t 1: Desc	ribe Your House	hold					
١.	_							
	■ No. Go t	o line 2. <b>es Debtor 2 live</b> i	in a sonar	ate household?				
	□ 1es. <b>D0</b>		iii a sepai	ate nousenoid:				
			st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate House	ehold of Debt	or 2.	
2.			_	, ,	,			
۷.	•	/e dependents?	☐ No					
	Do not list L Debtor 2.	Debtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation  Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state				CON		4	□ No
	dependents	s names.			SON			■ Yes
					DAUGHTER		5	□ No ■ Yes
					DAGGITER			■ Yes □ No
					DAUGHTER		6	■ Yes
								□ No
								☐ Yes
3.	expenses of yourself ar	penses include of people other t nd your depende	han nts? □	No Yes				
Est exp	timate your e	a date after the l	our bankr	ly Expenses uptcy filing date unless y is filed. If this is a sup	you are using this for plemental Schedule	orm as a su e <i>J</i> , check th	pplement in a Cha e box at the top of	pter 13 case to report f the form and fill in the
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your expe	enses
•		,						
4.		or home owners and any rent for the		ises for your residence. or lot.	Include first mortgage	e 4. \$		500.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
		erty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				upkeep expenses		4c. \$		0.00
5		eowner's associat			omo oquity loops	4d. \$		0.00
5.	Auditional	mortgage payme	zine for ye	<b>our residence</b> , such as h	ome equity loans	5. \$		0.00

Deb	tor 1 LAURENCIA M BECERRA	Case number (if known)	2:19-bk-03877
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a. \$	200.00
	6b. Water, sewer, garbage collection	6b. \$	45.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	250.00
	6d. Other. Specify: SECURITY ALARM	6d. \$	50.00
7.	Food and housekeeping supplies	7. \$	250.00
8.	Childcare and children's education costs	8. \$	500.00
9.	Clothing, laundry, and dry cleaning	9. \$	185.00
10.	Personal care products and services	10. \$	71.00
11.		11. \$	30.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.		
	Do not include car payments.	12. \$	340.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00
14.	Charitable contributions and religious donations	14. \$	0.00
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. \$	0.00
	15b. Health insurance	15b. \$	0.00
	15c. Vehicle insurance	15c. \$	150.00
	15d. Other insurance. Specify:	15d. \$	0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$	0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a. \$	560.00
	17b. Car payments for Vehicle 2	17b. \$	0.00
	17c. Other. Specify:	17c. \$	0.00
	17d. Other. Specify:	17d. \$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as	<del></del>	
	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		0.00
19.	Other payments you make to support others who do not live with you.	\$	0.00
	Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on School		
	20a. Mortgages on other property	20a. \$	0.00
	20b. Real estate taxes	20b. \$	0.00
	20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	20e. Homeowner's association or condominium dues	20e. \$	0.00
21.	Other: Specify: EMERGENCY/CONTINGENCY FUND	21. +\$	170.00
	POST PETITION ATTORNEY'S FEES	+\$	200.00
	10011211110117111011112101		
22.	Calculate your monthly expenses  22a. Add lines 4 through 21.  23b. Capy line 22 (monthly expenses for Debter 2) if any, from Official Form 106 L2.	\$	3,651.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		
	22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,651.00
23.	Calculate your monthly net income.		
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,255.91
	23b. Copy your monthly expenses from line 22c above.	23b\$	3,651.00
	•		-,
	23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	-395.09
24.	Do you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect you modification to the terms of your mortgage?  No.		ease or decrease because of a

☐ Yes.

Explain here: LIVES WITH PARENTS.

Fill in this inform	nation to identify your	case:		
Debtor 1	LAURENCIA M BI	ECERRA		
	First Name	Middle Name	Last Name	
Debtor 2 Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Bar	nkruptcy Court for the:	DISTRICT OF ARIZONA	A	
Case number 2	2:19-bk-03877			
if known)				☐ Check if this is an amended filing
Official Form			_	
<b>)eclarati</b>	ion About a	ın Individual	<b>Debtor's Sche</b>	dules 12/15
ou must file this otaining money ears, or both. 18	form whenever you fi	le bankruptcy schedules n connection with a bank		ing a false statement, concealing property, or
ou must file this btaining money ears, or both. 18 Sign	form whenever you fi or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedules n connection with a bank 519, and 3571.	or amended schedules. Mak	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20
ou must file this btaining money ears, or both. 18 Sign	form whenever you fi or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedules n connection with a bank 519, and 3571.	or amended schedules. Mak ruptcy case can result in fine	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20
ou must file this btaining money ears, or both. 18  Sign  Did you pay	form whenever you fi or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	le bankruptcy schedules n connection with a bank 519, and 3571.	or amended schedules. Mak ruptcy case can result in fine	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20 uptcy forms?  Attach Bankruptcy Petition Preparer's Notice,
ou must file this btaining money ears, or both. 18  Sign  Did you pay  No  Yes. Na	s form whenever you fi or property by fraud it is U.S.C. §§ 152, 1341, 1 Below or agree to pay some	le bankruptcy schedules n connection with a bank 519, and 3571.	or amended schedules. Mak ruptcy case can result in fine	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20  uptcy forms?  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Did you pay  No Yes. No  Under penalt that they are	s form whenever you fi or property by fraud in 8 U.S.C. §§ 152, 1341, 1 Below or agree to pay some ame of person	le bankruptcy schedules n connection with a bank 519, and 3571.  one who is NOT an attori	or amended schedules. Mak ruptcy case can result in fine ney to help you fill out bankr	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20  uptcy forms?  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
ou must file this btaining money ears, or both. 18  Sign  Did you pay  No  Yes. No  Under penalt that they are  X /s/ LAUI  LAUREI	s form whenever you fi or property by fraud in 8 U.S.C. §§ 152, 1341, 1 Below or agree to pay some ame of person ty of perjury, I declare true and correct.	le bankruptcy schedules n connection with a bank 519, and 3571.  one who is NOT an attori	or amended schedules. Mak cruptcy case can result in fine ney to help you fill out bankr mary and schedules filed wit	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20  uptcy forms?  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)  th this declaration and

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules** 

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Best Case Bankruptcy

Fill in this info	rmation to identify your	case:		
Debtor 1	LAURENCIA M BE	CERRA		
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	_
	Sankruntov Court for the	DISTRICT OF AR	ΊΖΟΝΑ	
United States E	Bankruptcy Court for the:	DISTRICT OF AR	IZONA	_
Case number	2:19-bk-03877			
(if known)				Check if this is an amended filing
000-1-1-	400			
Official F				_
<u>Stateme</u>	ent of Intentio	<u>n for Indiv</u>	riduals Filing Under Cha	apter 7 12/15
16	Pot docal CP and a second and a local		Locate the land forms of	
	dividual filing under chap		out this form ir:	
_	ased personal property a	,	ot expired	
You must file the which	his form with the court w	ithin 30 days after	you file your bankruptcy petition or by the e e time for cause. You must also send copie	
	people are filing together and date the form.	in a joint case, bo	th are equally responsible for supplying co	rrect information. Both debtors must
Be as complete	e and accurate as possib	le. If more space is	s needed, attach a separate sheet to this for	m. On the top of any additional pages,
write	your name and case nun	nber (if known).		
Part 1: List	Your Creditors Who Have	Secured Claims		
1 For any cred	itors that you listed in Pa	ert 1 of Schedule D	: Creditors Who Have Claims Secured by Pr	roperty (Official Form 106D) fill in the
information I	below.		. Orealtors who have claims decured by the	operty (omeiai i omi 1000), iii iii iii iii
Identify the o	creditor and the property the	nat is collateral	What do you intend to do with the proper secures a debt?	rty that Did you claim the property as exempt on Schedule C?
Creditor's	Florabin Cradit Asser	.4	_	П.,
name:	Flagship Credit Accep	)t	Surrender the property.	□ No
name.			☐ Retain the property and redeem it. ☐ Retain the property and enter into a	■ Yes
Description of		KEE 60,000	Reaffirmation Agreement.	
property	miles or MOTOR VEHICLE:	IN GOOD	☐ Retain the property and [explain]:	
securing deb	CONDITION	IIV GOOD		
	(VALUE FROM KB	B.COM)		
Part 2: List	Your Unexpired Personal	I Property I eases		
For any unexpi	red personal property lea	ase that you listed	in Schedule G: Executory Contracts and Ur	
			expired leases are leases that are still in eff the trustee does not assume it. 11 U.S.C. § 3	
Describe your	unexpired personal prop	perty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of le Property:	eased			☐ Yes
Lessor's name:				□ No
Description of le				LI INO
Property:				☐ Yes

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Official Form 108

Best Case Bankruptcy

page 1

Statement of Intention for Individuals Filing Under Chapter 7

Debtor 1 LAURENCIA M BECERRA	Case number (if known) 2:19-bk-03877
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property that is subject to an unexpired lease.	property of my estate that secures a debt and any personal
X /s/ LAURENCIA M BECERRA X	
LAURENCIA M BECERRA Signature of Debtor 1	nature of Debtor 2
Date April 17, 2019 Date	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 2

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# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
<u>+</u> \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee	
+	\$75	administrative fee	
	\$310	total fee	

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# **United States Bankruptcy Court District of Arizona**

In re	LAURENCIA M BECERRA		Case No.	2:19-bk-03877			
		Debtor(s)	Chapter	7			
			☐ Check if this is an Amended/Supplemental Mailing List (Include only newly added or changed creditors.)				
MAILING LIST DECLARATION							
I, LAURENCIA M BECERRA , do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of5 page(s), is complete, correct and consistent with the debtor(s)' Schedules.							
Date:	April 17, 2019	/s/ LAURENCIA M BECERRA					
		LAURENCIA M BECERRA					
		Signature of Debtor					
Date:	April 17, 2019	/s/ William E Markov Signature of Attorney					
		William E Markov 026884 Hartley Markov Law, Ltd					
		11225 N. 28th Dr STE B-103					
		Phoenix, AZ 85029					
		602-296-7900 Fax: 602-314-516	51				

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